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ABSTRACT

Problems faced by young people seeking housing are examined. Detailed information is given for England and implications are drawn for other western European countries. The paper reviews some of the major social trends for youth. Routes out of the parental home are described in terms of demographic data and socioeconomic values. It is shown that young people are now confronting the housing market with fewer resources than in the past. Three sectors of the housing market--private, public, and semi-public--are defined. The cost of home ownership is prohibitive to most young persons and many landlords are reluctant to rent to them. They lose out to other categories of people who are wealthier and considered more stable. The conclusions include the following: (1) young people are victims of economic policies which permit high unemployment; (2) they are victimized by housing policies that are intended to increase home ownership; (3) they are victims because of their age and resultant inability to be eligible for various public housing programs; and (4) age discrimination is at work in many instances. A 20-item list of references is included. (VM)

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"THE HOUSING PROBLEMS OF YOUNG PEOPLE IN EUROPEAN CITIES"

by

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1. INTRODUCTION

This paper examines some of the problems faced by young people searching for appropriate accommodation. It draws on work in progress and as a result is somewhat tentative in its analysis and partial in its coverage. At this stage in our work we do not have detailed information on the circumstances of other European countries and hence there is a bias towards the English situation. However, we feel the processes and issues described below are generally applicable throughout western Europe and wherever possible illustrations and examples are provided for countries other than England.

The paper begins by reviewing some of the major social trends affecting the position of young people and looking at patterns of leaving home. It goes on to consider different routes out of the parential home and describes some of the problems and opportunities associated with these. The market is then described in terms of the private, the public and semi-public sectors. Finally a number of conclusions are drawn about the salience of age and the disadvantages faced by young people on account of their age.

The research on which this paper is based is funded by the European Foundation for the Improvement of Living and Working Conditions and is titled "Urban environment - accommodation - social cohesion: the implications for young people". Colleagues on the co-ordination team based at SAUS are Professor Murray Stewart and Ray Forrest. Neither they nor the European Foundation are responsible for the contents of this paper.

2. SOCIAL TRENDS AND PATTERNS OF LEAVING HOME

Two major post-war social trends provide the context for this study - a significant renegotiation of certain basic divisions of labour and growing social polarisation in the face of substantial economic transformation (Halsey, 1987; Burton, Forrest and Stewart, 1986). The new and emerging divisions of labour are apparent in a number of different arenas, but most noticeably in the family, the economy and the state. Within the family more women are now active in the labour market while fewer men are economically active. There are now more men and women in various forms of adult education, more children are involved in extended forms of schooling and as a consequence the population at large has a higher level of formal qualifications. Associated with these trends, although not necessarily in a causal manner, are changes in the composition of families and households. While the birthrate has been falling, the rate of illegitimate births has increased as have divorce and remarriage rates. There are also more single person households nowadays.

Other developments relate more closely to the experiences of young people. Specific information on the age at which young people typically leave home is not readily available but limited survey data suggests that young people tend to leave the parental home between the ages of 16 and 26 with variation according to sex and nationality. For example, Kiernan (1985) describes how only 2.3% of a sample of Danish women were living with their parents at the age of 24 compared with 42% of Irish women. Amongst men these national variations were not so great, 20.4%

of Danish men having left home by the age of 24 compared with 42.9% of Irish men. Although age of marriage tends to vary with gender, for both men and women the median age of first marriage has been rising steadily during the 1980s. Kiernan notes that it was during the 1960s that the greatest co-incidence occurred between the age of first marriage and the age of leaving home. She suggests that an earlier age of first marriage and a greater supply of housing might explain this co-incidence.

A study on marriage and the family carried out in 1985 in the United Kingdom dispelled the myth of a widespread rejection of the institution of marriage among young people (Brown et al, 1985). It did, however, point to increasing numbers of people rejecting specific marriage partners and also to a tendency to co-habit before marriage. In other words many young people seek accommodation outside the parental home while they are co-habiting and marriage does not necessarily represent a significant change of circumstances affecting their demand (or need) for housing. It seems to be the case that co-habitation before marriage is becoming increasingly common throughout Europe although to a lesser extent in Catholic countries.

Young people's values and views on growing up and leaving home were examined in a survey carried out in England and Wales in 1982 (Review group on the Youth Service). This found that the parental home represented an important base of safety and security from which young people were able to explore the outside world. The survey also found a significant gap between young people's aspirations for independent accommodation and their expectations of achieving them. For example, while 57% aspired to own their own house or flat only 22% expected this to happen. For private renting of furnished property 25% aspired to and only 9% expected to achieve this form of tenure. Another survey of young people's values carried out by McCann-Erickson International (1977) in eleven countries, including seven from the European Community, produced similar results. They asked young people at what age they expected to have a home of their own and found this to vary with gender and nationality. In Greece, Italy, the Netherlands and Spain less than half the young men have this expectation and this difference disappeared if they were asked to look forward to when they had reached the age of 30. The authors of this report conclude that these findings do not suggest any serious dissatisfaction among young people with their parental home, but rather demonstrate young people's eagerness to acquire the trappings of adulthood. This is supported by the Youth Service Review Group findings which specifically asked young people to describe symbols of adulthood and found that leaving the parental home figured highly along with full-time employment, marriage and having children.

Data collected as part of the General Household Survey and the National Child Development Study in Britain has recently been analysed by Jones (1987). Her work highlights the complexity of the transition process and notes that most research has concentrated on the more deviant elements at the expense of analysing the experiences of most ordinary young people. The incorporation of class and gender dimensions into her analysis is particularly useful. She points out that it is not a simple exercise to look at the age at which young people leave the parental home, mainly because this event may well be temporary and indeed repeated. Surveys in Australia confirm this, Young (1984) finding that between 40 and 50% of young people returned to their parental home at least once after an initial move away.

The reason that young people give for leaving home varies according to their age and the permanency of their move. It must however be recognised that this is a particularly difficult question to research because young people are likely to play down some reasons for leaving home, such as being forced out by their parents. Nevertheless, among young women marriage was the most common reason given for leaving home although for young men this varied with their age. Thus almost half the young men in the sample who left home before they were 18 years of age did so to take up a job, while for those aged over 20 almost two-thirds left in order to live as married. This also affects the permanency of moves as leaving home for the purpose of marriage tends to be more permanent than other moves, in which case it is not uncommon for young people to return to the parental home when the main reason for leaving has disappeared. Jones summarises these trends by saying that young working-class people are more likely to leave home when they are older, to marry younger and to leave home in order to marry and for that move to be permanent. Middle-class young people tend to leave home sooner but to return home more frequently.

Class differences are again apparent in looking at where young people go when they leave home. Among young men the durability of traditional gender roles in working-class households may account for the fact they tend to live with relatives to a much greater extent than the middle classes. For young middle-class men and women there is a much greater likelihood of living with others for an indeterminate period of time between leaving the parental home and getting married. Jones recalls nineteenth-century patterns of working-class migration in which young people frequently moved from their parental home to live with kin who had access to better employment and accommodation opportunities.

There is less research which takes account of the different experiences of young black people. Henderson and Karn (1987) have recently reviewed the results of research on race and housing in Britain and have identified three main issues although these are not specific to young people.

First is the persistence of various forms of discrimination in the operations of private landlords and accommodation agencies, by estate agents and by building societies. Within the public sector a recent report by the Commission for Racial Equality (1984) showed how discriminatory practices have become embedded in the day-to-day work of local housing authorities. Second, the quality of housing occupied by black people in both the public and the private sectors tends to be the worst on the market. Associated with this is the tendency for black tenants and buyers to pay more on average for equivalent property than their white counterparts. These factors contribute to the third issue, namely racial segregation and the concentration of black people into particular areas.

Although these findings refer to the experiences of black people of all ages they suggest that the problems faced by young people in search of appropriate accommodation are compounded by the effects of racism. Direct research evidence is more limited but some recent surveys in London have shown that young blacks are disproportionately represented among the homeless (Greve, 1985). While it is clear that young black people confront racism in the housing market when they do leave home, it is not clear whether or to what extent home circumstances vary according to race. It

is certainly the case though that many (white) policy-makers and practitioners in Britain make assumptions about the fragility of West Indian family structures and about the strength and extension of Asian families which owe more to stereotypes than to empirical evidence.

3. ROUTES OUT OF THE HOME

The previous section described something of the overall pattern of young people leaving home and the way this varies according to class, gender and race. However, it also suggested the existence of various "routes" out of the parental home each with different constraints and opportunities. These routes are obviously influenced by factors of class, gender and race but not in a rigidly deterministic manner. It is possible to distinguish two broad types of route, although giving them labels is more difficult. On the one hand there are routes out of home which are in some sense acceptable to all concerned - they are relatively conventional, respectable or "normal". They are likely to be voluntary in so far as the young person and their parents agree on the desirability of the move, it is planned in some way and the young person is supported with advice, contacts, reassurance, money and so forth. On the other hand there are routes which are less respectable or conventional. These moves are more likely to be sudden, forced upon both parties for whatever reason and the young person is offered less support in the forms described above.

Of the more "normal" routes, leaving home to become a higher education student is one of the most common. In many European countries higher education students are provided with some form of "tied" accommodation or at least advice and assistance in finding accommodation on the market. Students often return to their parental home during vacation periods, or at times of crisis, and in this sense the move is only semi-permanent. Employers provide accommodation with some jobs, especially those with intensive training periods at the outset, for example, nursing and the police. The hotel industry traditionally offers accommodation to workers, although this is often of poor quality, relatively expensive and insecure in that it is tied to the job. The final example is perhaps the most common route out of the parental home - leaving to get married and live with a spouse.

In the majority of cases this is voluntary, planned and supported, for example, with dowries and wedding presents. In most European countries marriage confers a greater entitlement to various forms of social housing although having dependent children is usually most beneficial in this respect.

The less conventional routes out of the parental home are more varied and hence more difficult to describe. It is possible, however, to point to some of the factors that might be leading to more moves of this type. By far the most significant factor is the growth of unemployment and the poverty associated with it. The number of households affected by poverty continues to grow and this has marked but different effects on the composition of households. In some circumstances young people may be forced to remain within the parental home because the costs of moving away are too great, insufficient support is available or there are some economies of scale in staying. Many families affected by poverty depend on various forms of welfare benefit and social security, which leave them

vulnerable to the exigencies of delivery and entitlement. In some instances these can act to force young people out of the home. In England and Wales, for example, some young people have been forced to leave in circumstances where they are working and their parents receive housing benefit. This is because deductions are made from housing benefit on the assumption that young people contribute to their own housing costs at a fixed level. A recent report has shown how the rate of increase in these deductions has far outstripped the rate of increase in young people's earnings (Child Poverty Action Group, 1985). As a result many young people cannot afford to contribute at the assumed level and there is a net reduction in household income. This is often the marginal change that forces them to leave home regardless of their needs or aspirations.

More generally the restructuring of economies continues to create an uneven distribution of jobs and this might be expected to lead to more migration in search of work. While the growing segmentation of labour markets has tended to reduce speculative labour migration young single people are still the group most likely to move in search of work (Salt, 1985; Kiernan, 1980). Other factors which might be leading to more enforced moves include tension or conflict between young people and their step-parents following divorce and re-marriage and increasing levels of violence (or at least evidence of violence) directed at children and young people within the home.

Whatever the reasons for and circumstances of leaving home young people who do leave confront the housing market with fewer resources than in the (recent) past. As mentioned above young people's incomes have been falling in comparison with older workers since the impact of the last recession. This is mainly a consequence of the impact of unemployment but in some cases it results directly from government policies - as in the United Kingdom, France, the Netherlands and Italy, for example (Marsden, 1984).

4. HOUSING MARKET SECTORS

Turning to the market in which young people compete for appropriate accommodation once they have left home, it is possible to distinguish three sectors - the private, the public and the voluntary or semi-public.

Within the private sector levels of home ownership have been increasing in most European countries over the last twenty-five years (Emmanuel, 1985). The high entry costs associated with owning a home tend, however, to be prohibitive to young people in view of their relatively low incomes. The need for large deposits and secure jobs as a guarantee of future loan payments preclude many young people who are obliged to turn to the rented market. In many countries the proportion of the housing stock available for rent has diminished in the face of state controls on rent levels and the possibility of greater rates of return from other forms of investment. In The Netherlands, Italy and the United Kingdom private renting is increasingly becoming the tenure of the relatively affluent. For those people, including in particular the young, who remain in the private rented sector then poor standards of accommodation, insecurity of tenure and rising costs are becoming the norm.

In addition to access problems posed by the market, young people are also discriminated against simply because of their age in some circumstances. For example, some private sector landlords are reluctant to accept young people as tenants because they perceive them to be "bad risks" in terms of the payment of rent and the treatment of property. This can also be found in the public sector where eligibility for various forms of social or council housing is to some extent determined by age. A survey carried out in England, for example, found that 40 local authorities imposed arbitrary age limits on entry to the waiting list for public rented housing (CHAR, 1985).

Other factors within the public rented sector also limit the housing opportunities open to young people. In many countries single people have a very low priority for public housing, usually as a result of the need for some form of rationing in the face of limited supply. In Italy, for example, young people are only taken into consideration by the state as members of newly-formed family units, as members of families receiving welfare support or if affected by a handicap. They may also qualify for housing assistance if they are a study or if they are "maladjusted" and receiving welfare. In England and Wales local housing authorities now have statutory responsibility for housing people defined as homeless who are in priority need. While it is possible for young people to be housed through this route there are a number of "filters" which act against them, such as a bias in favour of those with dependent children and an intentionality clause.

Within the voluntary, non-statutory or semi-public sector young people again are likely to lose out in comparison with other categories of people. In addition to discriminatory price mechanisms and (in some cases) unfavourable attitudes towards young people as tenants, overall shortages are likely to mean that young single people receive lower priority than those with children who tend to be older. On the other hand it is within this sector that most housing is provided specifically for younger people. In some cases this is geared to the particular needs of certain groups of young people - addicts, ex-offenders, disabled people and so on - while in others the operation of a simple upper age limit is the only criterion of eligibility.

It would appear that throughout Europe two key elements of national housing policies have been to encourage the expansion of owner occupation and to improve the quality of the housing stock. In so far as these measures have been at the expense of significant additions to the stock then there is a growing pent-up demand for housing as the number of households grows. Given the relatively low purchasing power of young people it is not surprising that they are at a disadvantage in the private housing market. In addition, though, they are also at a disadvantage in other "social" markets where their needs and rights are often given less weight than those of other, more needy or more deserving groups.

5. CONCLUDING REMARKS

In a recent review Malpass (1985) made the following observation about the position of young people in England which, to a great extent, applies to many other European countries. Referring to the impact of government policies on young people, he said,

> "They are the victims of an economic policy that relied on high unemployment to reduce inflation. They are the victims of a housing policy that has relied obsessively on the expansion of home ownership, which is a tenure far beyond the means of the young unemployed. They are now victims of social security policy."

Young people are at a disadvantage in searching for appropriate accommodation in two main ways, both of which derive from their age but in different ways. First they are in some cases at a disadvantage solely because of their age but they will, literally, grow out of this. Thus the imposition of lower limits on the age at which young people can leave home or marry without their parents' consent, joint a waiting list for social housing, hold a tenancy or own property can all put young people at a disadvantage. In other cases, thought, age limits work the other way and people grow out of the eligibility for types of accommodation. The second set of disadvantages are associated with age without being directly or necessarily connected. These include the disproportionate incidence of unemployment among young people and their relatively low wages when in work. Moreover they are less likely to be considered to be in priority need when competing for social housing by virtue of being single rather than young. Finally, young people are more likely to be geographically mobile and hence require housing with low transfer costs.

These illustrate how the paradox of age remains. While we recognise that age limits are essentially arbitrary and that needs and demands do not change simply in accordance with the passing of time, as the crisis of housing deepens so these arbitrary age limits are used to regulate access to housing. Although it is possible to "grow out" of being eligible for certain forms of housing, in most cases young people's housing opportunities are reduced by age limits.

Finally, the deepening crisis in housing is serving to re-emphasise the problematic aspects of young people leaving home. In this way the "problem" of young people seeking appropriate accommodation is located within the personal characteristics of young people themselves - a return to blaming the victim. Moreover, by linking provision to their "special needs" and how deserving they are, attention is turned away from other factors which place young people at a disadvantage in the housing market - namely young people's wage rates, the differential impact of unemployment, discrimination against young people simply because of their age and the overall supply of housing.

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